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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/572,345	03/23/2007	Ulrich Brunet	2008-0001	7518
	7590 07/21/201 OORE & BECK, LLP	EXAMINER		
CHASE TOWE	ER	LE, NANCY LOAN T		
111 MONUME SUITE 3250	NI CIRCLE	ART UNIT	PAPER NUMBER	
INDIANAPOL	IS, IN 46204	3621		
			MAIL DATE	DELIVERY MODE
			07/21/2010	PAPER

# Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

This action is FINAL.   2b   This action is non-final.	Office Action Summary		Арр	lication No.	Applicant(s)	Applicant(s)			
NANCY T. LE   S621			10/5	572,345	BRUNET ET AL.				
The MAILING DATE of this communication appears on the cover sheet with the correspondence address — Period for Reply  A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 2 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.  Entersians from many be available under the provisored of 3°CFR 11850, in the over, Involver, may a mybe to timely find.  If NO period for right is apsocified above, the maximum abiliatory period will apply and use pipe 51x (9) (AOTH'S from the matting date of this communication.  Failur to reply which the set or experience period for pipe will be provided by the provision of the communication.  Failur to reply which the set or experience period for pipe will be advanted patrol L3 to 1.5°C, § 133.  Any party received by the office failure months after the mating case of this communication, even if limitely filed, may reduce any ventre patrol them alliquiness. 40°C 27°C 17°CH.  Status  **Status**  **This action is FINAL.**  2b ☐ This action is non-final.  3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.  **Disposition of Claims**  4) ☐ Claim(s) ☐ is/are allowed.  6) ☐ Claim(s) ☐ is/are allowed.  6) ☐ Claim(s) ☐ is/are allowed.  6) ☐ Claim(s) ☐ is/are allowed.  7) ☐ Claim(s) ☐ is/are objected to by the Examiner.  10) ☐ The drawing(s) filed on ☐ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  Application Papes  9) ☐ The specification is objected to by the Examiner.  10) ☐ The drawing(s) filed on ☐ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  Application Papes  9) ☐ The drawing(s) filed on ☐ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  Application Papes  9) ☐ The drawing(s) filed on ☐ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  Application from the results of the priority documents have been received in Application No. ☐ ☐ Certified c			Exa	miner	Art Unit				
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.  - Exhibitors of time may be unabled to be the provisions of 37 CFR 1.136(a). In or ownti. however, may a next be the unable of the provisions of 37 CFR 1.136(a). In or ownti. however, may a next be unable to restrict the unable of the provisions of 37 CFR 1.136(a). In or ownti. however, may a next be unable to the unable of the unable			NAN	ICY T. LE	3621				
WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.  Elements of the may be variable under the provisions of 3° CFR 1.18(a). In event, however, may any by be timely filed after 50X (6) MCNTHS from the mailing date of this communication.  Failur for egy which the set or calended period for eye will. By statiotic and apply and wall acquis SEX (6) MCNTHS from the mailing date of this communication.  Failur for egy which the set or calended period for eye will. By statiotic acts and acquise SEX (6) MCNTHS from the mailing date of this communication. Provided by the Communication of the communication			ation appears	on the cover sheet wit	h the correspondence ac	ddress			
1)  Responsive to communication(s) filed on <u>07 April 2010</u> .  2a)  This action is FINAL. 2b)  This action is non-final.  3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.  Disposition of Claims  4)  Claim(s) <u>20.21.23-32.34-38 and 40</u> is/are pending in the application.  4a) Of the above claim(s) <u>is/are</u> ellowed.  6)  Claim(s) <u>20.21.23-32.34-38 and 40</u> is/are rejected.  7)  Claim(s) <u>is/are</u> objected to.  8)  Claim(s) <u>are</u> subject to restriction and/or election requirement.  Application Papers  9)  The specification is objected to by the Examiner.  10)  The drawing(s) filed on <u>is/are</u> : a) accepted or b) objected to by the Examiner.  Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  11)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.  Priority under 35 U.S.C. § 119  12  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  a) All b) Some * c) None of:  1  Certified copies of the priority documents have been received.  2  Certified copies of the priority documents have been received in Application No  3  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  *See the attached detailed Office action for a list of the certified copies not received.	WHIC - Exter after - If NC - Failu Any (	CHEVER IS LONGER, FROM THE MA nsions of time may be available under the provisions of SIX (6) MONTHS from the mailing date of this community period for reply is specified above, the maximum stature to reply within the set or extended period for reply with the set or extended period	ILING DATE ( 37 CFR 1.136(a). In ication. tory period will apply II, by statute, cause	OF THIS COMMUNIC n no event, however, may a re y and will expire SIX (6) MONT the application to become AB	CATION.  Supply be timely filed  FHS from the mailing date of this of the capacity of the capa				
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5) El milamation Discussion de diamentante (c) (1. 16.162.166)	2) Notic	e of Draftsperson's Patent Drawing Review (PTC	D-948)	Paper No(s	)/Mail Date				
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#### **DETAILED ACTION**

## **Acknowledgements**

All references to the capitalized versions of "Applicants" refer specifically to the Applicants of record. Any references to lower case versions of "applicant" or "applicants" refer to any or all patent "applicants". Unless expressly noted otherwise, references to "Examiner" refers to the Examiner of record while reference to or use of the lower case version of "examiner" or "examiners" refers to examiner(s) generally.

This paper is given Paper No. 20100623 by the Examiner. This Paper No. is for reference purposes only.

### Status of Claims

Claims 20, 21, 23-32, 34-40 are currently pending and have been examined.

## Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 20, 21, 23-32, 34-38 and 40 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 2004/0039651 A1 (Grunzig et al.; hereinafter "Grunzig").

Grunzig discloses a method for carrying out an electronic transaction, having the following steps:

performing a data interchange is between a first network subscriber node and a second network subscriber node with a first terminal at the first network subscriber node via a first communication network for stipulating transaction data for the transaction;

inputting an identification number for a second terminal at the first network subscriber node in a second communication network, different than the first, into the first terminal at the first network subscriber node by the first network subscriber node;

transmitting the identification number and the transaction data from the first network subscriber node to a third network subscriber node via a third communication network;

verifying the validity of the identification number by the third network subscriber node, and identifying an associated service provider node from a plurality of service provider nodes registered with the third network subscriber node using the identification number;

transmitting the verified identification number and the transaction data from the third network subscriber node to the associated service provider node via a fourth communication network;

transmitting a credit stipulated by the transaction data is reserved at the associated service provider node for the second network subscriber node by debiting an account at the first network subscriber node, which account is managed at the associated service provider node for the identification number, and

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confirming the reserved credit by the associated provider node to the third network subscriber node via the fourth communication network;

generating a transaction number and transmitting the transaction number from the third network subscriber node to the second terminal at the first network subscriber node via the second communication network;

inputting the transmitted transaction number into the first terminal at the first network subscriber node and the input transaction number is transmitted to the third network subscriber node via the third communication network;

verifying the transmitted transaction number by the third network subscriber node by comparing it with the transaction number generated previously by the third network subscriber node; and

confirming the credit reserved by the associated service provider node by the third network subscriber node to the second network subscriber node via the third communication network;

posting the reserved credit to the second network subscriber node via the associated service provider node;

(see at least Abstract, paragraphs 0001, 0002, 0008, 0010, 0012, 0015 - 0024, 0026 - 0045).

## Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

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§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to NANCY LOAN T. LE whose telephone number is (571) 272-7066. The examiner can normally be reached on Monday - Friday, 9am - 6:00pm Eastern Standard Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ANDREW J. FISCHER can be reached on (571) 272-6779.

For <u>official/regular communication</u>, the fax number for the organization where this application or proceeding is assigned is (571) 273-8300.

For informal/draft communication, the fax number is (571) 273-7066 (Rightfax).

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <a href="http://pair-direct.uspto.gov">http://pair-direct.uspto.gov</a>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

NANCY T. LE Examiner, Art Unit 3621

/EVENS J. AUGUSTIN/ Primary Examiner, Art Unit 3621